

UNITED STATES DISTRICT COURT  
NORTHERN DISTRICT OF GEORGIA  
ATLANTA DIVISION

ANGELETTE BLOUNT,

Plaintiff,

v.

NATIONAL CREDIT SYSTEMS,  
INC.,

Defendant.

CIVIL ACTION NO.

1:18-CV-03842-CAP

**ORDER**

The plaintiff filed this action on August 13, 2018, and the defendant was served on September 10, 2018. When the defendant failed to respond to the complaint, the clerk entered the defendant's default on September 24, 2018. After the plaintiff moved for a default judgment, the court entered an order [Doc. No. 6] finding that the defendant is liable for statutory damages of \$1,000 under 15 U.S.C. § 1681n(a)(1)(A), in addition to actual damages pursuant to 15 U.S.C. § 1691k(a). The court further held that it would determine the amount of actual damages after the plaintiff filed an affidavit detailing the amount of damages suffered and the amount of attorney's fees to which she is entitled. *Id.* The plaintiff has since filed a motion for judgment [Doc. No. 7], in which she has provided supporting affidavits for her actual damages requests.

Accordingly, having reviewed the record, including the affidavits submitting by the plaintiff, the court hereby **GRANTS** the plaintiff's motion for judgment [Doc. No. 7] such that the court hereby **ENTERS** a **DEFAULT JUDGMENT** against the defendant for the following amounts:

- (a) \$1,000 in statutory damages under 15 U.S.C. § 1681n(a)(1)(A), as noted in the court's October 23, 2018 order [Doc. No. 6];
- (b) \$60,464.90 in actual damages, comprised of \$10,464.90 for out of pocket damages and \$50,000 for emotional distress<sup>1</sup>; and,
- (c) \$5,500 in attorney's fees and costs.

**SO ORDERED** this 20th day of December, 2018.

/s/ Charles A. Pannell, Jr.  
CHARLES A. PANSELL, JR.  
United States District Judge

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<sup>1</sup> The court finds this amount of actual damages sufficient based on the evidence in the record.